



TLFF

TEACHER LOAN FORGIVENESS FORBEARANCE FORM

Federal Family Education Loan Program/William D. Ford Federal Direct Loan Program

YOU MAY QUALIFY FOR LOAN FORGIVENESS ONLY IF YOU HAD NO OUTSTANDING BALANCE ON A FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM LOAN OR A WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM LOAN ON OCTOBER 1, 1998, OR HAD NO OUTSTANDING BALANCE ON A FFEL PROGRAM LOAN OR A DIRECT LOAN ON THE DATE YOU OBTAINED A LOAN AFTER OCTOBER 1, 1998.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this application or on any accompanying documents will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0059
Form Approved
Exp. Date 11/30/2007

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN - -
Name
Address
City, State, Zip
Telephone - Home ()
Telephone - Other ()
E-mail (optional)

SECTION 2: TEACHER LOAN FORGIVENESS FORBEARANCE REQUEST AND CERTIFICATION

Before completing this section, please read the entire application, including the General Information and Instructions, Terms and Conditions, Definitions, and Eligibility Requirements in Sections 3, 4, 5, 6, and 7 of this form. Please check the box that applies to you.

I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) while I am performing qualifying teaching service as a teacher in an eligible elementary or secondary school. During the period that qualifies me for this forbearance (check any box that applies to you):

- ☐ I taught full time in an elementary school and have demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum.
- ☐ I taught full time in a secondary school in a subject area that is relevant to my academic major.
- ☐ I taught full time in an elementary or secondary school, and I was a highly qualified elementary or secondary school teacher as defined in Section 6.

I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school. During the period that qualifies me for loan forgiveness (check any box that applies to you):

- ☐ I taught mathematics or science on a full-time basis in a secondary school and I was a highly qualified mathematics or science teacher.
- ☐ I taught special education on a full-time basis to children with disabilities in either an elementary school or a secondary school and I was a highly qualified special education teacher. The children's disabilities correspond to my special education training, and I have demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum.

The current academic year of teaching service for which I am requesting forbearance begins/began on -- and ends on --. I anticipate completing my fifth year of qualifying teaching service on --. I am/will be performing my qualifying teaching service at the following location:

School Name Telephone

School Address (Street, City, State, Zip) County

By my signature, I certify that:

- ☐ I have read and understand the terms and conditions, definitions, and eligibility criteria for the Teacher Loan Forgiveness Program in Sections 4, 5, 6, and 7.
- ☐ If I am past due on payments not covered by this forbearance, my loan holder may grant me a separate forbearance to resolve the delinquency on these payments at the time my request is processed. Upon termination of the forbearance, I agree to repay the loan(s) according to the terms of my promissory note(s) and repayment schedule(s).
- ☐ I understand that I qualify for this forbearance only if my loan holder determines that the expected forgiveness amount, for which I am performing qualifying service (i.e. up to \$5,000 or up to \$17,500, as applicable), will satisfy the anticipated outstanding balance of my eligible loan(s) at the end of my fifth year of qualifying service.
- ☐ I understand that this forbearance will be granted for 12 months and that I must reapply for forbearance each year during the five years of required service.
- ☐ I understand that any unpaid interest that accrues during the forbearance period may be capitalized, as permitted by law.
- ☐ I will notify my loan holder immediately if my teaching service at an eligible school ends or I otherwise become ineligible for the Teacher Loan Forgiveness Program.
- ☐ The information that I provided in this section is true and accurate to the best of my knowledge and belief.

Borrower's Signature

Date

SECTION 3: GENERAL INFORMATION AND INSTRUCTIONS FOR FORBEARANCE REQUEST

- The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. Your loan holder will not return any payments you make during the period in which you meet the qualifications for this loan forgiveness. This forbearance is intended to assist borrowers who are expected to qualify for forgiveness of their total loan amounts, by allowing them to not make payments during this period.
- If you do not qualify for this forbearance this year, you may contact your loan holder(s) for other forbearance options or reapply for this forbearance in a year when you are completing five consecutive complete years of teaching service.
- Type or print using dark ink. Provide all requested information. Show dates as MM-DD-YYYY (for example, "January 1, 2005" = "01-01-2005").
- Return the completed form to the address shown in Section 9. If you are applying for forbearance of loans that are held by different loan holders, you must submit a separate Teacher Loan Forgiveness Forbearance Form to each loan holder.

SECTION 4: TERMS AND CONDITIONS

- If you are in default on a FFEL and/or Direct Loan program loan(s), you are not eligible for forgiveness of that loan(s) unless you have made satisfactory repayment arrangements with the holder of the defaulted loan(s).
- Your loan holder will not refund any payments that you made or that were made on your behalf before you were determined to be eligible for loan forgiveness under this program.
- You are not eligible to receive forgiveness for more than a combined total of \$17,500 of principal and interest of your FFEL and/or Direct Loan program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Direct Subsidized Consolidation Loan, Federal Consolidation Loan, or Direct Unsubsidized Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this application or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 5: DEFINITIONS

- An **academic year** is:
 - One complete school year at the same school, or
 - Two complete and consecutive half years at different schools, or
 - Two complete and consecutive half years from different school years at either the same school or different schools.Half years exclude summer sessions and generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- **Capitalization** is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The **Chief Administrative Officer** is the official in your school (such as a principal or an assistant principal) who is responsible for supervising your employment as a teacher and who has access to records relating to your experience and qualifications for teaching.
- A **child with a disability** is a child who needs special education and related services because the child has mental retardation, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term a child with disability may, at the discretion of the State and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the State and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
- An **elementary school** is a public or nonprofit private school that provides elementary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- A **forbearance** is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. The borrower is responsible for any interest that accrues on a loan during forbearance. If the borrower does not pay the interest that accrues on the loan, the interest may be capitalized.
- **Full-time** means the standard used by a State in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all of your qualifying employment.
- The **holder of a Direct Loan Program** loan is the U.S. Department of Education. The **holder of a FFEL Program** loan may be a lender, guaranty agency, or the U.S. Department of Education.
- **Loans that are eligible for forgiveness** are Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), and any portion of a Federal Consolidation Loan or Federal Direct Consolidation Loan that was used to pay off an eligible Federal Stafford Loan, Direct Subsidized Loan, or Direct Unsubsidized Loan.
- A **secondary school** is a public or nonprofit private school that provides secondary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- **Special education** means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education, i.e., physical therapy.
- A **teacher** is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. A school librarian or guidance counselor is not considered a teacher for the purposes of this loan forgiveness program.

SECTION 6: DEFINITION of HIGHLY QUALIFIED

- Any public elementary or secondary school teacher is highly qualified if the teacher:
 1. Has obtained full State certification as a teacher (including certification obtained through alternative routes to certification) or passed the State teacher licensing examination, and holds a license to teach in that State, except that when used with respect to any teacher teaching in a public charter school, the term means that the teacher meets the requirements set forth in the State's public charter school law; and
 2. The teacher has not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

In addition--

- An elementary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated, by passing a rigorous State test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a State-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).
- A middle or secondary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by—
 - Passing a rigorous State academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a State-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or
 - Successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.
- An elementary, middle, or secondary school teacher who is not new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
 3. Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective uniform State standard of evaluation that—
 - Is set by the State for both grade appropriate academic subject matter knowledge and teaching skills;
 - Is aligned with challenging State academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
 - Provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches;
 - Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the State;
 - Takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject;
 - Is made available to the public upon request; and
 - May involve multiple, objective measures of teacher competency.
- Private, non-profit school teacher who is not a "highly qualified" teacher as defined above, may qualify for teacher loan forgiveness benefits as "highly qualified" public school teacher, if the private school teacher—
 1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
 2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
 3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

SECTION 7: ELIGIBILITY REQUIREMENTS

- To qualify for up to \$5,000 loan forgiveness under this program, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan Program loan or a FFEL Program loan after October 1, 1998. To qualify for the increased amount of loan forgiveness available of up to \$17,500 for certain mathematics, science, and special education teachers, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan or an FFEL Program loan after October 1, 1998.
- The loan(s) for which you are seeking forgiveness was made prior to the end of your five academic years of qualifying teaching service.
- You have not received loan forgiveness benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 for the same teaching service for which you are seeking forgiveness on your FFEL and/or Direct Loan program loan(s).
- You must have been employed as a full-time teacher for five consecutive complete academic years, at least one of which was after the 1997-1998 academic year, in an elementary or secondary school that--
 1. Is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
 2. Has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school's total enrollment is made up of children who qualify for services provided under Title I; and
 3. Is listed in the *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits* (See website address at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp>). If this directory is not available before May 1 of any year, the previous year's directory may be used.
- If your school meets the above requirements for at least one year of your teaching service, but does not meet these requirements during subsequent years, the subsequent years of teaching at the school may be counted toward the required five consecutive complete academic years of teaching.
- If your five consecutive complete years of qualifying teaching service began *before October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or

SECTION 7: ELIGIBILITY REQUIREMENTS (continued)

- A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.
--You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
- A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If your five consecutive complete years of qualifying teaching service began *on or after October 30, 2004*:
--You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.
--You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
 - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive complete academic years if --
 1. You completed at least one-half of the academic year; and
 2. Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
 3. You were unable to complete the academic year because:
 - You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
 - You had a condition that is covered under the Family and Medical Leave Act of 1993 (FMLA); or
 - You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.

The period of postsecondary education, absence due to a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive complete years of qualifying teaching service.

SECTION 8: IMPORTANT NOTICES

Privacy Act Disclosure Notice: The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this application, please write to:** U.S. Department of Education, Washington, DC 20202-4651.

If you have questions regarding the status of your individual submission of this application, contact your loan holder (see Section 9).

SECTION 9: WHERE TO SEND THE COMPLETED TEACHER LOAN FORGIVENESS FORBEARANCE FORM

Return the completed forbearance request and any attachments to:
(If no address is shown, return to your loan holder.)

If you need help completing this form, call:
(If no telephone number is shown, call your loan holder.)



TLFA

SECTION 1: BORROWER IDENTIFICATION

E-mail (optional) _____

Borrower's Signature _____ **Date** _____

Page 1 of 4

SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

- The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. For complete terms and conditions and eligibility requirements, see Sections 5 and 8.
- Before completing Section 2, carefully read Sections 5, 6, 7, and 8. Be sure to provide all requested information. Type or print using dark ink. Show dates as MM-DD-YYYY (for example, show "January 1, 2006" as "01-01-2006").
- The Chief Administrative Officer of the school at which you performed your qualifying teaching service must complete Section 3. If you taught at more than one school during the same academic year, the Chief Administrative Officer from one of the schools involved may complete Section 3. If you taught at different schools during different academic years, the Chief Administrative Officers from each of the schools involved must certify your eligibility. If you need more than one Chief Administrative Officer's certification, you may provide the additional certifications, containing the information in Section 3, on a separate piece of paper and submit that information with your completed application.
- **Return the completed application to the address shown in Section 10.** If you are applying for forgiveness of loans that are held by different loan holders, you must submit a separate application to each loan holder.

SECTION 5: TERMS AND CONDITIONS

- If you are in default on a FFEL and/or Direct Loan program loan(s), you are not eligible for forgiveness of that loan(s) unless you have made satisfactory repayment arrangements with the holder of the defaulted loan(s).
- Your loan holder will not refund any payments that you made or that were made on your behalf before you were determined to be eligible for loan forgiveness under this program.
- You are not eligible to receive forgiveness for more than a combined total of \$17,500 of principal and interest of your FFEL and/or Direct Loan program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Direct Subsidized Consolidation Loan, Federal Consolidation Loan, or Direct Unsubsidized Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this application or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 6: DEFINITIONS

- **An academic year is:**
 - One complete school year at the same school, or
 - Two complete and consecutive half years at different schools, or
 - Two complete and consecutive half years from different school years at either the same school or different schools.Half years exclude summer sessions and generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- **Capitalization** is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The **Chief Administrative Officer** is the official in your school (such as a principal or an assistant principal) who is responsible for supervising your employment as a teacher and who has access to records relating to your experience and qualifications for teaching.
- A **child with a disability** is a child who needs special education and related services because the child has mental retardation, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term a child with a disability may, at the discretion of the State and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the State and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
- An **elementary school** is a public or nonprofit private school that provides elementary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- A **forbearance** is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. The borrower is responsible for any interest that accrues on a loan during forbearance. If the borrower does not pay the interest that accrues on the loan, the interest may be capitalized.
- **Full-time** means the standard used by a State in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all of your qualifying employment.
- The **holder of a FFEL Program loan** may be a lender, guaranty agency, or the U.S. Department of Education. The **holder of a Direct Loan Program loan** is the U.S. Department of Education.
- **Loans that are eligible for forgiveness** are Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), and any portion of a Federal Consolidation Loan or Federal Direct Consolidation Loan that was used to pay off an eligible Federal Stafford Loan, Direct Subsidized Loan, or Direct Unsubsidized Loan.
- A **secondary school** is a public or nonprofit private school that provides secondary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- **Special education** means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education, i.e., physical therapy.
- A **teacher** is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. A school librarian or guidance counselor is not considered a teacher for the purposes of this loan forgiveness program.

SECTION 7: DEFINITION OF HIGHLY QUALIFIED

- To be a highly qualified teacher, a public elementary or secondary school teacher must:
 1. Have obtained full State certification as a teacher (including certification obtained through alternative routes to certification) or passed the State teacher licensing examination, and holds a license to teach in that State, except that when used with respect to any teacher teaching in a public charter school, the term means that the teacher meets the requirements set forth in the State's public charter school law; and
 2. Have not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.
- In addition--
- An elementary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated, by passing a rigorous State test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a State-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).
- A middle or secondary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree, and
 2. Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by—
 - Passing a rigorous State academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a State-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or
 - Successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.
- An elementary, middle, or secondary school teacher who is not new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
 3. Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective uniform State standard of evaluation that—
 - Is set by the State for both grade appropriate academic subject matter knowledge and teaching skills;
 - Is aligned with challenging State academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
 - Provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches;
 - Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the State;
 - Takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject;
 - Is made available to the public upon request; and
 - May involve multiple, objective measures of teacher competency.
- Private, non-profit school teacher who is not a "highly qualified" teacher as defined above, may qualify for teacher loan forgiveness benefits as "highly qualified" public school teacher, if the private school teacher—
 1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
 2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
 3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

SECTION 8: ELIGIBILITY REQUIREMENTS

- To qualify for up to \$5,000 loan forgiveness under this program, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan Program loan or a FFEL Program loan after October 1, 1998. To qualify for the increased amount of loan forgiveness available for certain mathematics, science, and special education teachers, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan or an FFEL Program loan after October 1, 1998.
- The loan(s) for which you are seeking forgiveness was made prior to the end of your five academic years of qualifying teaching service.
- You have not received loan forgiveness benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 for the same teaching service for which you are seeking forgiveness on your FFEL and/or Direct Loan program loan(s).
- You must have been employed as a full-time teacher for five consecutive complete academic years, at least one of which was after the 1997-1998 academic year, in an elementary or secondary school that—
 1. Is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
 2. Has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school's total enrollment is made up of children who qualify for services provided under Title I; and
 3. Is listed in the *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits* (See website address at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp>). If this directory is not available before May 1 of any year, the previous year's directory may be used.
- If your school meets the above requirements for at least one year of your teaching service, but does not meet these requirements during subsequent years, the subsequent years of teaching at the school may be counted toward the required five consecutive complete academic years of teaching.
- If your five consecutive complete years of qualifying teaching service began *before October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:

SECTION 8: ELIGIBILITY REQUIREMENTS (continued)

- If your five consecutive complete years of qualifying teaching service began *before October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
 - A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.
 - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
 - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If your five consecutive complete years of qualifying teaching service began *on or after October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.
 - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
 - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive complete academic years if --
 1. You completed at least one-half of the academic year; and
 2. Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
 3. You were unable to complete the academic year because:
 - You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
 - You had a condition that is covered under the Family and Medical Leave Act of 1993 (FMLA); or
 - You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.

Note that the period of postsecondary education, absence due to a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive complete years of qualifying teaching service.

SECTION 9: IMPORTANT NOTICES

Privacy Act Disclosure Notice: The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this application, please write to:** U.S. Department of Education, Washington, DC 20202-4651.

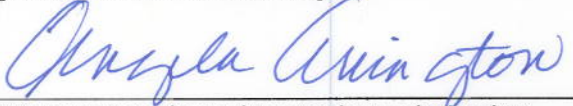
If you have questions regarding the status of your individual submission of this application, contact your loan holder (see Section 10).

SECTION 10: WHERE TO SEND THE COMPLETED LOAN FORGIVENESS APPLICATION

Return the completed loan forgiveness application and any attachments to:
(If no address is shown, return to your loan holder.)

If you need help completing this application, call:
(If no phone number is shown, call your loan holder.)

PAPERWORK REDUCTION ACT CHANGE WORKSHEET

Agency/subagency ED/FSA		OMB Control Number 1845 - 0059	
		<i>Enter only items that change</i>	
		Current record	New record
Agency form number (s)	N/A	N/A	
Annual reporting and recordkeeping hour burden			
Number of respondents	8,700	8,700	
Total annual responses	8,700	8,700	
Percent of these responses collected electronically	0 %	0 %	
Total annual hours	2,780	2,870	
Difference		-4,149	
Explanation of difference		0	
Program change Adjustment		-4,149	
Annual reporting and recordkeeping cost burden (in thousands of dollars)			
Total annualized Capital/Startup costs	0	0	
Total annual costs (O&M)	0	0	
Total annualized cost requested	0	0	
Difference		-126,027	
Explanation of difference		0	
Program change Adjustment		-126,027	
Other changes**			
<p>The HERA eliminated the previous termination date of October 1, 2005, for the increased teacher loan forgiveness amounts of up to \$17,500 for teachers in certain specialties provided under the Taxpayer-Teacher Protection Act of 2004 (TTPA). In addition, the HERA provided an alternative method for teachers in private non-profit schools to qualify for forgiveness benefits.</p>			
Signature of Senior Official or designee:		Date:	For OIRA Use
		5-16-06	<hr/> <hr/>

** This form cannot be used to extend an expiration date.

PERWORK REDUCTION ACT SUBMISSIO

Please read the instructions before completing this form. For additional forms or assistance in completing this form, contact your agency's Paperwork Clearance Officer. Send two copies of this form, the collection instrument to be reviewed, the Supporting Statement, and any additional documentation to: **Office of Information and Regulatory Affairs, Office of Management and Budget, Docket Library, Room 10102, 725 17th Street NW, Washington, DC 20503.**

<p>1. Agency/Subagency originating request Dept. of Education, Federal Student Aid US Department of Education, Federal Student Aid, Policy Liaison and Implementation</p>	<p>2. OMB control number: b. <input type="checkbox"/> None a. <u>1845-0059</u></p>
<p>3. Type of information collection (check one):</p> <p>a. <input type="checkbox"/> New Collection</p> <p>b. <input checked="" type="checkbox"/> Revision of a currently approved collection</p> <p>c. <input type="checkbox"/> Extension of a currently approved collection</p> <p>d. <input type="checkbox"/> Reinstatement, without change, of a previously approved collection for which approval has expired</p> <p>e. <input type="checkbox"/> Reinstatement, with change, of a previously approved collection for which approval has expired</p> <p>f. <input type="checkbox"/> Existing collection in use without an OMB control number</p> <p><i>For b-f, note Item A2 of Supporting Statement instructions</i></p>	<p>4. Type of review requested (check one):</p> <p>a. <input checked="" type="checkbox"/> Regular <input type="checkbox"/></p> <p>b. <input type="checkbox"/> Emergency – Approval request by:</p> <p>c. <input type="checkbox"/> Delegated</p> <p>5. Small entities: Will this information collection have a significant economic impact on a substantial number of small entities? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>6. Requested expiration date: a. <input checked="" type="checkbox"/> Three years from the approval date b. <input type="checkbox"/> _____</p>
<p>7. Title Federal Direct Loan Program and Federal Family Education Loan Program Teacher Loan Forgiveness Forms (JS)</p>	
<p>8. Agency form number(s) (if applicable):</p>	
<p>9. Keywords: William D. Ford Federal Direct Loan Program, Federal Family Education Loan Program, Student Financial Assistance, Federal Aid Programs</p>	
<p>10. Abstract: Borrowers who received loans from the William D. Ford Federal Direct Loan Program and/or the Federal Family Education Loan Program and who teach in low-income areas for five complete consecutive years, and who meet other requirements will use this application to receive up to \$17,500 an of their subsidized Federal Stafford Loans, unsubsidized Federal Stafford Loans, Direct Subsidize Loans, and/or Direct Unsubsidized loans forgiven. The information on the forbearance form will be used to determine whether borrowers with balances at or below their possible loan forgiveness amount are eligible for forbearance while they are performing qualifying teaching service.</p>	
<p>11. Affected public (Mark primary with "P" and all others that apply with "X")</p> <p>a. <input checked="" type="checkbox"/> Individuals or households d. <input type="checkbox"/> Farms</p> <p>b. <input type="checkbox"/> Businesses or other for-profit e. <input checked="" type="checkbox"/> Federal Government</p> <p>c. <input checked="" type="checkbox"/> Not-for-profit institutions f. <input checked="" type="checkbox"/> State, Local, or Tribal Government</p>	<p>12. Obligation to respond (Mark primary with "P" and all others that apply with "X")</p> <p>a. <input type="checkbox"/> Voluntary</p> <p>b. <input type="checkbox"/> Required to obtain or retain benefits</p> <p>c. <input checked="" type="checkbox"/> Mandatory</p>
<p>13. Annual reporting and recordkeeping hour burden:</p> <p>a. Number of respondents <u>8,700</u></p> <p>b. Total annual responses <u>8,700</u></p> <p>1. Percentage of these responses collected electronically <u>0%</u></p> <p>c. Total annual hours requested <u>2,780</u></p> <p>d. Current OMB inventory <u>6,929</u></p> <p>e. Difference (+/-) <u>-4,149</u></p> <p>f. Explanation of difference</p> <p>1. Program change <u>0</u></p> <p>2. Adjustment <u>-4,149</u></p>	<p>14. Annual reporting and recordkeeping cost burden (in thousands of dollars):</p> <p>a. Total annualized capital/startup costs <u>0</u></p> <p>b. Total annual costs (O&M) <u>0</u></p> <p>c. Total annualized cost requested <u>0</u></p> <p>d. Current OMB inventory <u>126,027</u></p> <p>e. Difference (+/-) <u>-126,027</u></p> <p>f. Explanation of difference</p> <p>1. Program change <u>0</u></p> <p>2. Adjustment <u>-126,027</u></p>
<p>15. Purpose of information collection (Mark primary with "P" and all others that apply with "X"):</p> <p>a. <input type="checkbox"/> Application for benefits e. <input type="checkbox"/> Program planning or management</p> <p>b. <input type="checkbox"/> Program evaluation f. <input type="checkbox"/> Research</p> <p>c. <input type="checkbox"/> General purpose statistics g. <input checked="" type="checkbox"/> Regulatory or compliance</p> <p>d. <input type="checkbox"/> Audit</p>	<p>16. Frequency of recordkeeping or reporting (check all that apply):</p> <p>a. <input checked="" type="checkbox"/> Recordkeeping b. <input type="checkbox"/> Third party disclosure</p> <p>c. <input type="checkbox"/> Reporting</p> <p>1. <input type="checkbox"/> On occasion 2. <input type="checkbox"/> Weekly 3. <input type="checkbox"/> Monthly</p> <p>4. <input type="checkbox"/> Quarterly 5. <input type="checkbox"/> Semi-annually 6. <input type="checkbox"/> Annually</p> <p>7. <input type="checkbox"/> Biennially 8. <input type="checkbox"/> Other (describe) _____</p>
<p>17. Statistical methods: Does this information collection employ statistical methods? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p>Agency contact (person who can best answer questions regarding the content of this submission):</p> <p>Name: <u>DON WATSON</u></p> <p>Phone No: <u>202 377 4043</u></p>

19. Certification for Paperwork Reduction Act Submissions:

On behalf of this Federal agency, I certify that the collection of information encompassed by this request complies with 5 CFR 1320.9.

NOTE: The text of 5 CFR 1320.9, and the related provisions of 5 CFR 1320.8(b)(3), appear at the end of the instructions. *The certification is to be made with reference to those regulatory provisions as set forth in the instructions.*

The following is a summary of topics, regarding the proposed collection of information, that the certification covers:

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It reduces burden on small entities;
- (d) It uses plain, coherent, and unambiguous language that is understandable to respondents;
- (e) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (f) It indicates the retention periods for recordkeeping requirements;
- (g) It informs respondents of the information called for under 5 CFR 1320.8(b)(3) about:
 - (i) Why the information is being collected;
 - (ii) Use of information;
 - (iii) Burden estimate;
 - (iv) Nature of response (voluntary, required for a benefit, or mandatory);
 - (v) Nature and extent of confidentiality; and
 - (vi) Need to display currently valid OMB control number;
- (h) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected (see note in Item 19 of the instructions);
- (i) It uses effective and efficient statistical survey methodology (if applicable); and
- (j) It makes appropriate use of information technology.

If you are unable to certify compliance with any of these provisions, identify the item below and explain the reason in Item 18 of the Supporting Statement.

Signature of Senior Official or designee:

Date:

Supporting Statement

Information Collection for the Federal Family Education Loan Program and William D.

Ford Federal Direct Loan Program

Teacher Loan Forgiveness Forms

A. Justification

1. Necessity of Information Collection

Sections 428J and 460 of the Higher Education Act of 1965 (HEA) provide for teacher loan forgiveness in the Federal Family Education Loan (FFEL) Program and the William D. Ford Federal Direct Loan (Direct Loan) Program. On October 30, 2004, Public Law 108-409 amended Sections 428J and 460 of the HEA. Public Law 108-409 provides that teachers who apply for teacher loan forgiveness must be highly qualified after October 30, 2004, and it provides an increase loan forgiveness amount for certain highly qualified teachers. Public Law 109-171 made further changes to the teacher loan forgiveness program. Specifically, Public Law 109-171 eliminated the previous termination date of October 1, 2005, for the increased teacher loan forgiveness amounts of up to \$17,500 for teachers in certain specialties provided under Public Law 108-409. In addition, Public Law 109-171 provided an alternative method for teachers in private non-profit schools to qualify for the same forgiveness benefits that “highly qualified” teachers in public schools may qualify for. The HEA authorizes the Secretary of Education to issue regulations to carry out teacher loan forgiveness provisions. The FFEL Program and Direct Loan Program regulations require borrowers to provide their loan holder with certifications that will serve as documentation to establish that these borrowers meet the criteria for teacher loan forgiveness and for teacher loan forgiveness forbearance.

2. Purpose and Use of Information Collected

The Teacher Loan Forgiveness Application included in this submission will be used by loan holders to collect information needed to determine whether borrowers are eligible for teacher loan forgiveness based on borrowers' teaching service.

Borrowers can apply for teacher loan forgiveness by completing the application and returning it to their loan holder. Borrowers must also have the Chief Administrative Officer of their school complete Section 3 of the application.

The Teacher Loan Forgiveness Forbearance Form included in this submission will be used by FFEL Program loan holders to collect information needed to determine that borrowers are eligible for forbearance on their outstanding federal student loans based on the borrowers' teaching service.

Borrowers can apply for teacher loan forbearance by completing the form and returning it to their FFEL Program loan holder. This form is self-certifying. Borrowers may obtain the Teacher Loan Forgiveness Forbearance Form by contacting their FFEL Program loan holder. In some cases, borrowers may obtain the Teacher Loan Forgiveness Forbearance Form by downloading it from their FFEL Program loan holders' web sites.

3. Consideration of Improved Information Technology

This collection of information does not involve the total use of technological processes. Loan holders may make the teacher loan forgiveness forms available for those borrowers who have internet access and want to download applications from the internet. Loan holders will have to make teacher loan forgiveness forms available through the United States Postal Service for those borrowers who do not have internet access or who do not want to download the application from the internet.

Since the Teacher Loan Forgiveness Application requires borrowers' signatures and signatures of borrowers' Chief Administrative Officers, the United States Postal Service currently provides the only feasible means for borrowers to return completed applications to their loan holders.

However, the Teacher Loan Forgiveness Forbearance Form requires only the borrower's signature. Therefore, the FFEL loan holders may allow borrowers to submit the forbearance form electronically.

4. Efforts to Identify Duplication

There is no information available from other sources that can be used for the purpose described in Item 2 of this supporting document.

5. Burden Minimization as Applied to Small Business

No small businesses are affected by this information collection.

6. Consequences of Less Frequent Data Collection

The regulations in 34 CFR Parts 682 and 685 require borrowers to apply for loan forgiveness from their loan holder. Therefore, a borrower may be required to complete a Teacher Loan Forgiveness Application more than once if the borrower has multiple loan holders. The regulations also require borrowers to apply annually for forbearance from their loan holder if their loan balance plus any capitalized interest at the time of the forbearance request will be \$5,000 or less. If a borrower has multiple loan holders, the borrower may be required to complete a Teacher Loan Forgiveness Forbearance Form more than once a year.

7. Special Circumstances Governing Data Collection

This information collection does not involve any of the conditions listed in 5 CFR 1320.5(d)(2).

8. Consultations outside the Agency

The U.S. Department of Education developed the original Teacher Loan Forgiveness Application and the original Teacher Loan Forgiveness Form with the assistance of the Federal Family Education Loan Program participants and the Direct Loan Servicer. However, the made to this information collection are taken directly from Public Law 109-171. those changes are as follows:

Changes on the Application

Section 8, bullet 1, delete “and before October 1, 2005”.

In Section 7, at the end, I added the following new next:

- Private, non-profit school teacher who is not a “highly qualified” teacher as defined above, may qualify for teacher loan forgiveness benefits as “highly qualified” public school teacher, if the private school teacher—
 1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
 2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
 3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

Changes on the Forbearances form

Section 7, bullet 1, delete “and before October 1, 2005”.

In Section 6, at the end, I added the following new next:

- Private, non-profit school teacher who is not a “highly qualified” teacher as defined above, may qualify for teacher loan forgiveness benefits as “highly qualified” public school teacher, if the private school teacher—
 1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
 2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
 3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

9. Payments or Gifts to Respondents

No payments or gifts will be provided to the respondents.

10. Assurance of Confidentiality

These teacher loan forgiveness forms include a Privacy Act Disclosure Notice which (1) informs the borrower of the statutory authority for collecting the information; (2) explains that the disclosure of the information is voluntary, but that it is required in order for the borrower to be considered for the forgiveness; and (3) identifies the third parties to whom the information may be disclosed and explains the circumstances under which such disclosures may occur.

11. Questions of a Sensitive Nature

These teacher loan forgiveness forms do not contain any sensitive questions.

12. Annual Hour Burden for Respondents/Recordkeepers

The total estimated annual reporting burden hours for this information collection are approximately 2,780 hours (2,640 for the application and 140 for the forbearance form) for the FFEL Program and the Direct Loan Program. This represents the total burden hours for the Teacher Loan Forgiveness Application, which the FFEL Program and the Direct Loan Program will use and the Teacher Loan Forgiveness Forbearance Form that the FFEL Program will use. We calculated the burden estimate the application as follows:

Teacher Loan Forgiveness Application

Estimated annual number of respondents:	8,000
Number of responses per borrower:	x 1
Hours per response:	<u>x .33 (20 minutes)</u>
Annual hour burden:	2,640 hours

Teacher Loan Forgiveness Forbearance Form

Estimated annual number of respondents:	700
Number of responses per borrower:	x 1

Hours per response:	<u>x .2 (12 minutes)</u>
Annual hour burden:	140 hours

13. Estimated Annual Cost Burden for Respondents/Recordkeepers

There are no capital/startup costs to respondents, nor are there any annual costs to respondents associated with operating or maintaining systems or purchasing services.

14. Estimated Annual Cost to Federal Government

The cost to the federal government is minimal for Teacher Loan Forgiveness Application because FFEL Program lenders will distribute the applications, collect the information, and process Teacher Loan Forgiveness Application for FFEL Program borrowers.

However, the total estimated annual cost to the Federal Government for this information collection is \$49,047. This includes the following:

Printing the applications:	\$ 54
Mailing the applications:	\$ 987
Processing the applications:	\$ 48,006
Total:	\$ 49,047

The \$49,047 estimate for processing represents contractor salaries and other processing costs incurred by the Direct Loan Program's contractor.

There is no cost to the federal government for the Teacher Loan Forgiveness Forbearance Form because FFEL Program Lenders will distribute the applications, collect the information, and process the Teacher Loan Forgiveness Forbearance Form for FFEL Program borrowers.

15. Reason for Changes to Annual Reporting/Recordkeeping Hour Burden and Annual Reporting/Recordkeeping Cost Burden to Respondents

This is the second submission to Office of Management and Budget for these teacher loan forgiveness forms. In Item 13 of OMB Form 83-I, we are reporting a decrease in the annual reporting and recordkeeping hour burden of 4,149 hours. The adjustment in Item 13 is due to the refinement of the estimated number of respondents being less than we predicted during the first submission of this information collection. In Item 14 of OMB Form 83-I, we are reporting a decrease in the annual reporting and recordkeeping cost burden of \$8,000.00. This is an adjustment based on a recent determination that postage costs should not be reported in Item 14.

16. Collection of Information with Published Results

The results of this collection will not be published.

17. Approval Not to Display Expiration Date

The U.S. Department of Education is not seeking this approval.

18. Exceptions to the Certification Statement

The U.S. Department of Education is not requesting any exceptions to the "Certification for Paperwork Reduction Act Submissions" of OMB Form 83-I.

B. Collection of Information Employing Statistical Methods

This information collection does not employ statistical methods.

Appendix A1
Justification of Data Elements
Teacher Loan Forgiveness Application

<u>Data Elements</u>	<u>Justification</u>
Section 1:	
Social Security Number	Used for record information
Name	Used for record information
Address	Used as official address to which results of the loan forgiveness are sent
City, State, Zip	Used as official address to which results of the loan forgiveness are sent
Telephone - Home	Used to contact the borrower if further information or clarification of responses is required
Telephone - Other	Used to contact the borrower if further information or clarification of responses is required
E-mail	Used to contact the borrower if further information or clarification of responses is required
Section 2:	
Request forgiveness of up to \$5,000 on my FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school.	Used to certify borrowers' eligibility for \$5,000 loan forgiveness.
Request forgiveness of up to \$17,500 on my FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school.	Used to certify borrowers' eligibility for \$17,500 loan forgiveness.
Have not previously applied for forgiveness	Used to certify eligibility for teacher loan forgiveness; borrower's cannot have more than \$5,000 or \$17,500 (as applicable) of their FFEL or Direct Loans forgiven

Appendix A1	
Justification of Data Elements	
Teacher Loan Forgiveness Application	

Have previously applied for forgiveness	Used to certify eligibility for teacher loan forgiveness; borrower's cannot have more than \$5,000 or \$17,500 (as applicable) of their FFEL or Direct Loans forgiven
Loan Holder's Name	Contact the loan holder if further information or clarification is needed about the amount of forgiveness a borrower received or is scheduled to receive
Loan Holder's Telephone (optional)	Used to contact the loan holder if further information or clarification about the amount of forgiveness a borrower received
Forgiveness Amount	Used to certify eligibility for teacher loan forgiveness; borrower's cannot have more than \$5,000 or \$17,500 (as applicable) of their FFEL or Direct Loans forgiven
Borrower's signature	Used to certify the validity of the information provided by the borrower on the teacher loan forgiveness application
Date	Used to certify the validity of the information provided by the borrower on the teacher loan forgiveness application
Section 3:	
Number of years the borrower has been teaching or has taught at the Chief Administrative Officer's school	Used to certify eligibility for teacher loan forgiveness; the borrower must teach for 5 complete consecutive years of teaching

Appendix A1
Justification of Data Elements
Teacher Loan Forgiveness Application

Period of time the borrower taught at the school	Used to certify eligibility for teacher loan forgiveness; at least one of the borrower's years of qualifying teaching must be after the 1997/1998 academic year.
Certify borrower is a highly qualified math, science, or special ed teacher.	To certify borrower is a math science or special ed teacher.
School Name	Used to certify that the school at which the borrower teaches/taught is a low income school; borrower's must teach in low-income schools
County	Used to help determine if a school is a title I school
School Address	Used to certify that the school at which the borrower teaches/taught is a low income school; borrower's must teach in low-income schools
Chief Administrative Officer's Name/Title	Used for record information
Telephone	Used to contact the Chief Administrative Officer if further information or clarification of responses is required
Chief Administrative Officer's Signature	Used to certify the validity of the information provided by the Chief Administrative Officer on the teacher loan forgiveness application
Date	Used to certify the validity of the information provided by the Chief Administrative Officer on the teacher loan forgiveness application

Appendix A2	
Justification of Data Elements	
Teacher Loan Forgiveness Forbearance Form	

<u>Data Elements</u>	<u>Justification</u>
Section 1:	
Name	Used for record information
Social Security Number	Used for record information
Address	Used as official address to which results of the loan forgiveness are sent
City, State, Zip	Used as official address to which results of the loan forgiveness are sent
Telephone - Home	Used to contact the borrower if further information or clarification of responses is required
Telephone - Other	Used to contact the borrower if further information or clarification of responses is required
E-mail	Used to contact the borrower if further information or clarification of responses is required
Section 2:	
Request forgiveness of up to \$5,000 on my FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school.	Used to certify borrowers' eligibility for \$5,000 loan forgiveness.
Request forgiveness of up to \$17,500 on my FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school.	Used to certify borrowers' eligibility for \$17,500 loan forgiveness.
Beginning and ending dates of academic year of teaching.	Used to certify eligibility for teacher loan forbearance, borrower must be teaching for a full academic year to qualify for the forbearance.

Appendix A2	
Justification of Data Elements	
Teacher Loan Forgiveness Forbearance Form	

School Name	Used to certify that the school at which the borrower teaches/taught is a low income school; borrower's must teach in low-income schools
Telephone	Used to contact the school if further information or clarification is required
School Address	Used to certify that the school at which the borrower teaches/taught is a low income school; borrower's must teach in low-income schools
Borrower's signature	Used to certify the validity of the information provided by the borrower on the teacher loan forbearance form
Date	Used to certify the validity of the information provided by the borrower on the teacher loan forgiveness forbearance form



TEACHER LOAN FORGIVENESS APPLICATION

Federal Family Education Loan Program/William D. Ford Federal Direct Loan Program

YOU MAY QUALIFY FOR LOAN FORGIVENESS ONLY IF YOU HAD NO OUTSTANDING BALANCE ON A FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM LOAN OR A WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM LOAN ON OCTOBER 1, 1998, OR HAD NO OUTSTANDING BALANCE ON A FFEL PROGRAM LOAN OR A DIRECT LOAN ON THE DATE YOU OBTAINED A LOAN AFTER OCTOBER 1, 1998.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this application or on any accompanying documents will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

TLFA

OMB No. 1845-0059
Form Approved
Exp. Date 11/30/2007

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN - -

Name

Address

City, State, Zip

Telephone - Home

Telephone - Other

E-mail (optional)

SECTION 2: BORROWER'S LOAN FORGIVENESS REQUEST AND CERTIFICATIONS

The borrower must complete this section.

Before completing this section, please read the entire application, including the General Information and Instructions, Terms and Conditions, Definitions, and Eligibility Requirements in Sections 4, 5, 6, 7, and 8 of this form.

- ☐ I request forgiveness of up to \$5,000 on my FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school. During the period that qualifies me for loan forgiveness (check any box that applies to you):
 - ☐ I taught full time in an elementary school and have demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum.
 - ☐ I taught full time in a secondary school in a subject area that is relevant to my academic major.
 - ☐ I taught full time in an elementary or secondary school, and I was a highly qualified elementary or secondary school teacher as defined in Section 7.
- ☐ I request forgiveness of up to \$17,500 on my FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school. During the period that qualifies me for loan forgiveness (check any box that applies to you):
 - ☐ I taught mathematics or science on a full-time basis in a secondary school and I was a highly qualified mathematics or science teacher.
 - ☐ I taught special education on a full-time basis to children with disabilities in either an elementary school or a secondary school and I was a highly qualified special education teacher. The children's disabilities correspond to my special education training, and I have demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum.
- ☐ Check one of the boxes below.
 - ☐ I have not previously applied for or received forgiveness on my FFEL and/or Direct Loan program loan(s) under this Teacher Loan Forgiveness Program.
 - ☐ I have applied for or received forgiveness on my FFEL and/or Direct Loan program loan(s) under this Teacher Loan Forgiveness Program with the loan holder listed below. (If you check this box, provide the loan holder information requested below. If you have applied for but have not yet received forgiveness, leave "Forgiveness Amount" blank.)
Loan Holder Name Loan Holder Telephone Forgiveness Amount \$
- ☐ Unless I notify my loan holder otherwise, I understand that a forbearance of principal and accrued interest will be applied on the qualifying loan(s) from the date my loan holder receives my completed loan forgiveness application through the date the loan forgiveness request is either approved or denied. I understand that any unpaid interest that accrues during the forbearance period may be capitalized.
- ☐ I certify that: (1) The information I provided in Sections 1 and 2 is true and correct; (2) I have read and understand the definitions in Sections 6 and 7 of this form; and (3) I meet the terms and conditions and eligibility requirements for teacher loan forgiveness as explained in Sections 5 and 8 of this form.

Borrower's Signature

Date

SECTION 3: CHIEF ADMINISTRATIVE OFFICER'S CERTIFICATION

The Chief Administrative Officer must complete this section.

Before completing this section, please read the General Information and Instructions, Definitions, and Eligibility Requirements in Sections 4, 6, 7, and 8. More than one Chief Administrative Officer's certification may be required. Return the completed application to the borrower.

I certify, to the best of my knowledge and belief, that the borrower has met the teaching service requirements for loan forgiveness as specified in Sections 6, 7, and 8 of this form. In addition, I certify that, during the period for which the borrower is seeking forgiveness, the borrower was a teacher as defined in Section 6 of this form and taught full time for consecutive complete academic year(s) from - to - at an eligible Title I school(s) and that the borrower was one of the following--(1) an elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; (2) a secondary school teacher teaching in a subject area that is relevant to the borrower's academic major; or (3) a highly qualified elementary or secondary school teacher.

☐ By checking this box, I certify that, during the borrower's qualifying service, the borrower was a full-time highly qualified elementary or secondary school teacher who taught mathematics, science, or special education as defined in Sections 6 and 7 of this form.

School Name County

School Address (Street, City, State, Zip)

Chief Administrative Officer's Name and Title (Printed) Telephone

Chief Administrative Officer's Signature Date

SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

- The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. For complete terms and conditions and eligibility requirements, see Sections 5 and 8.
- Before completing Section 2, carefully read Sections 5, 6, 7, and 8. Be sure to provide all requested information. Type or print using dark ink. Show dates as MM-DD-YYYY (for example, show "January 1, 2006" as "01-01-2006").
- The Chief Administrative Officer of the school at which you performed your qualifying teaching service must complete Section 3. If you taught at more than one school during the same academic year, the Chief Administrative Officer from one of the schools involved may complete Section 3. If you taught at different schools during different academic years, the Chief Administrative Officers from each of the schools involved must certify your eligibility. If you need more than one Chief Administrative Officer's certification, you may provide the additional certifications, containing the information in Section 3, on a separate piece of paper and submit that information with your completed application.
- Return the completed application to the address shown in Section 10. If you are applying for forgiveness of loans that are held by different loan holders, you must submit a separate application to each loan holder.

SECTION 5: TERMS AND CONDITIONS

- If you are in default on a FFEL and/or Direct Loan program loan(s), you are not eligible for forgiveness of that loan(s) unless you have made satisfactory repayment arrangements with the holder of the defaulted loan(s).
- Your loan holder will not refund any payments that you made or that were made on your behalf before you were determined to be eligible for loan forgiveness under this program.
- You are not eligible to receive forgiveness for more than a combined total of \$17,500 of principal and interest of your FFEL and/or Direct Loan program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Direct Subsidized Consolidation Loan, Federal Consolidation Loan, or Direct Unsubsidized Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this application or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 6: DEFINITIONS

- An academic year is:
 - One complete school year at the same school, or
 - Two complete and consecutive half years at different schools, or
 - Two complete and consecutive half years from different school years at either the same school or different schools.Half years exclude summer sessions and generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- Capitalization is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The Chief Administrative Officer is the official in your school (such as a principal or an assistant principal) who is responsible for supervising your employment as a teacher and who has access to records relating to your experience and qualifications for teaching.
- A child with a disability is a child who needs special education and related services because the child has mental retardation, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term a child with a disability may, at the discretion of the State and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the State and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
- An elementary school is a public or nonprofit private school that provides elementary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- A forbearance is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. The borrower is responsible for any interest that accrues on a loan during forbearance. If the borrower does not pay the interest that accrues on the loan, the interest may be capitalized.
- Full-time means the standard used by a State in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all of your qualifying employment.
- The holder of a FFEL Program loan may be a lender, guaranty agency, or the U.S. Department of Education. The holder of a Direct Loan Program loan is the U.S. Department of Education.
- Loans that are eligible for forgiveness are Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), and any portion of a Federal Consolidation Loan or Federal Direct Consolidation Loan that was used to pay off an eligible Federal Stafford Loan, Direct Subsidized Loan, or Direct Unsubsidized Loan.
- A secondary school is a public or nonprofit private school that provides secondary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- Special education means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education, i.e., physical therapy.
- A teacher is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. A school librarian or guidance counselor is not considered a teacher for the purposes of this loan forgiveness program.

SECTION 7: DEFINITION OF HIGHLY QUALIFIED

- To be a highly qualified teacher, a public elementary or secondary school teacher must:
 1. Have obtained full State certification as a teacher (including certification obtained through alternative routes to certification) or passed the State teacher licensing examination, and holds a license to teach in that State, except that when used with respect to any teacher teaching in a public charter school, the term means that the teacher meets the requirements set forth in the State's public charter school law; and
 2. Have not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.
- In addition--
- An elementary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated, by passing a rigorous State test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a State-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).
- A middle or secondary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by—
 - Passing a rigorous State academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a State-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or
 - Successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.
- An elementary, middle, or secondary school teacher who is not new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
 3. Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective uniform State standard of evaluation that—
 - Is set by the State for both grade appropriate academic subject matter knowledge and teaching skills;
 - Is aligned with challenging State academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
 - Provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches;
 - Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the State;
 - Takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject;
 - Is made available to the public upon request; and
 - May involve multiple, objective measures of teacher competency.
- Private, non-profit school teacher who is not a "highly qualified" teacher as defined above, may qualify for teacher loan forgiveness benefits as "highly qualified" public school teacher, if the private school teacher—
 1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
 2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
 3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

SECTION 8: ELIGIBILITY REQUIREMENTS

- To qualify for up to \$5,000 loan forgiveness under this program, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan Program loan or a FFEL Program loan after October 1, 1998. To qualify for the increased amount of loan forgiveness available for certain mathematics, science, and special education teachers, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan or an FFEL Program loan after October 1, 1998.
- The loan(s) for which you are seeking forgiveness was made prior to the end of your five academic years of qualifying teaching service.
- You have not received loan forgiveness benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 for the same teaching service for which you are seeking forgiveness on your FFEL and/or Direct Loan program loan(s).
- You must have been employed as a full-time teacher for five consecutive complete academic years, at least one of which was after the 1997-1998 academic year, in an elementary or secondary school that—
 1. Is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
 2. Has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school's total enrollment is made up of children who qualify for services provided under Title I; and
 3. Is listed in the *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits* (See website address at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp>). If this directory is not available before May 1 of any year, the previous year's directory may be used.
- If your school meets the above requirements for at least one year of your teaching service, but does not meet these requirements during subsequent years, the subsequent years of teaching at the school may be counted toward the required five consecutive complete academic years of teaching.
- If your five consecutive complete years of qualifying teaching service began *before October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:

SECTION 8: ELIGIBILITY REQUIREMENTS (continued)

- If your five consecutive complete years of qualifying teaching service began *before October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
 - A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.
 - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
 - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If your five consecutive complete years of qualifying teaching service began *on or after October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.
 - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
 - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive complete academic years if —
 1. You completed at least one-half of the academic year; and
 2. Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
 3. You were unable to complete the academic year because:
 - You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
 - You had a condition that is covered under the Family and Medical Leave Act of 1993 (FMLA); or
 - You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.

Note that the period of postsecondary education, absence due to a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive complete years of qualifying teaching service.

SECTION 9: IMPORTANT NOTICES

Privacy Act Disclosure Notice: The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you: The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this application, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have questions regarding the status of your individual submission of this application, contact your loan holder (see Section 10).

SECTION 10: WHERE TO SEND THE COMPLETED LOAN FORGIVENESS APPLICATION

Return the completed loan forgiveness application and any attachments to:
(If no address is shown, return to your loan holder.)

If you need help completing this application, call:
(If no phone number is shown, call your loan holder.)



TLFF

TEACHER LOAN FORGIVENESS FORBEARANCE FORM**Federal Family Education Loan Program/William D. Ford Federal Direct Loan Program**

YOU MAY QUALIFY FOR LOAN FORGIVENESS ONLY IF YOU HAD NO OUTSTANDING BALANCE ON A FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM LOAN OR A WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM LOAN ON OCTOBER 1, 1998, OR HAD NO OUTSTANDING BALANCE ON A FFEL PROGRAM LOAN OR A DIRECT LOAN ON THE DATE YOU OBTAINED A LOAN AFTER OCTOBER 1, 1998.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this application or on any accompanying documents will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0059
Form Approved
Exp. Date 11/30/2007

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN - - Name Address City, State, Zip Telephone - Home () Telephone - Other () E-mail (optional) **SECTION 2: TEACHER LOAN FORGIVENESS FORBEARANCE REQUEST AND CERTIFICATION**

Before completing this section, please read the entire application, including the General Information and Instructions, Terms and Conditions, Definitions, and Eligibility Requirements in Sections 3, 4, 5, 6, and 7 of this form. Please check the box that applies to you.

I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) while I am performing qualifying teaching service as a teacher in an eligible elementary or secondary school. During the period that qualifies me for this forbearance (check any box that applies to you):

- ☐ I taught full time in an elementary school and have demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum.
- ☐ I taught full time in a secondary school in a subject area that is relevant to my academic major.
- ☐ I taught full time in an elementary or secondary school, and I was a highly qualified elementary or secondary school teacher as defined in Section 6.

I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school. During the period that qualifies me for loan forgiveness (check any box that applies to you):

- ☐ I taught mathematics or science on a full-time basis in a secondary school and I was a highly qualified mathematics or science teacher.
- ☐ I taught special education on a full-time basis to children with disabilities in either an elementary school or a secondary school and I was a highly qualified special education teacher. The children's disabilities correspond to my special education training, and I have demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum.

The current academic year of teaching service for which I am requesting forbearance begins/began on -- and ends on --. I anticipate completing my fifth year of qualifying teaching service on --. I am/will be performing my qualifying teaching service at the following location:

School Name ()
Telephone School Address (Street, City, State, Zip) County

By my signature, I certify that:

- ☐ I have read and understand the terms and conditions, definitions, and eligibility criteria for the Teacher Loan Forgiveness Program in Sections 4, 5, 6, and 7.
- ☐ If I am past due on payments not covered by this forbearance, my loan holder may grant me a separate forbearance to resolve the delinquency on these payments at the time my request is processed. Upon termination of the forbearance, I agree to repay the loan(s) according to the terms of my promissory note(s) and repayment schedule(s).
- ☐ I understand that I qualify for this forbearance only if my loan holder determines that the expected forgiveness amount, for which I am performing qualifying service (i.e. up to \$5,000 or up to \$17,500, as applicable), will satisfy the anticipated outstanding balance of my eligible loan(s) at the end of my fifth year of qualifying service.
- ☐ I understand that this forbearance will be granted for 12 months and that I must reapply for forbearance each year during the five years of required service.
- ☐ I understand that any unpaid interest that accrues during the forbearance period may be capitalized, as permitted by law.
- ☐ I will notify my loan holder immediately if my teaching service at an eligible school ends or I otherwise become ineligible for the Teacher Loan Forgiveness Program.
- ☐ The information that I provided in this section is true and accurate to the best of my knowledge and belief.

Borrower's Signature Date

SECTION 3: GENERAL INFORMATION AND INSTRUCTIONS FOR FORBEARANCE REQUEST

- The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. Your loan holder will not return any payments you make during the period in which you meet the qualifications for this loan forgiveness. This forbearance is intended to assist borrowers who are expected to qualify for forgiveness of their total loan amounts, by allowing them to not make payments during this period.
- If you do not qualify for this forbearance this year, you may contact your loan holder(s) for other forbearance options or reapply for this forbearance in a year when you are completing five consecutive complete years of teaching service.
- Type or print using dark ink. Provide all requested information. Show dates as MM-DD-YYYY (for example, "January 1, 2005" = "01-01-2005").
- Return the completed form to the address shown in Section 9. If you are applying for forbearance of loans that are held by different loan holders, you must submit a separate Teacher Loan Forgiveness Forbearance Form to each loan holder.

SECTION 4: TERMS AND CONDITIONS

- If you are in default on a FFEL and/or Direct Loan program loan(s), you are not eligible for forgiveness of that loan(s) unless you have made satisfactory repayment arrangements with the holder of the defaulted loan(s).
- Your loan holder will not refund any payments that you made or that were made on your behalf before you were determined to be eligible for loan forgiveness under this program.
- You are not eligible to receive forgiveness for more than a combined total of \$17,500 of principal and interest of your FFEL and/or Direct Loan program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Direct Subsidized Consolidation Loan, Federal Consolidation Loan, or Direct Unsubsidized Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this application or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 5: DEFINITIONS

- An **academic year** is:
 - One complete school year at the same school, or
 - Two complete and consecutive half years at different schools, or
 - Two complete and consecutive half years from different school years at either the same school or different schools.Half years exclude summer sessions and generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- **Capitalization** is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The **Chief Administrative Officer** is the official in your school (such as a principal or an assistant principal) who is responsible for supervising your employment as a teacher and who has access to records relating to your experience and qualifications for teaching.
- A **child with a disability** is a child who needs special education and related services because the child has mental retardation, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term a child with disability may, at the discretion of the State and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the State and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
- An **elementary school** is a public or nonprofit private school that provides elementary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- A **forbearance** is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. The borrower is responsible for any interest that accrues on a loan during forbearance. If the borrower does not pay the interest that accrues on the loan, the interest may be capitalized.
- **Full-time** means the standard used by a State in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all of your qualifying employment.
- The **holder of a Direct Loan Program** loan is the U.S. Department of Education. The **holder of a FFEL Program** loan may be a lender, guaranty agency, or the U.S. Department of Education.
- **Loans that are eligible for forgiveness** are Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), and any portion of a Federal Consolidation Loan or Federal Direct Consolidation Loan that was used to pay off an eligible Federal Stafford Loan, Direct Subsidized Loan, or Direct Unsubsidized Loan.
- A **secondary school** is a public or nonprofit private school that provides secondary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- **Special education** means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education, i.e., physical therapy.
- A **teacher** is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. A school librarian or guidance counselor is not considered a teacher for the purposes of this loan forgiveness program.

SECTION 6: DEFINITION of HIGHLY QUALIFIED

- Any public elementary or secondary school teacher is highly qualified if the teacher:
 1. Has obtained full State certification as a teacher (including certification obtained through alternative routes to certification) or passed the State teacher licensing examination, and holds a license to teach in that State, except that when used with respect to any teacher teaching in a public charter school, the term means that the teacher meets the requirements set forth in the State's public charter school law; and
 2. The teacher has not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.
- In addition--
- An elementary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated, by passing a rigorous State test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a State-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).
- A middle or secondary school teacher who is new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by—
 - Passing a rigorous State academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a State-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or
 - Successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.
- An elementary, middle, or secondary school teacher who is not new to the profession is highly qualified if the teacher also:
 1. Holds at least a bachelor's degree; and
 2. Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
 3. Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective uniform State standard of evaluation that—
 - Is set by the State for both grade appropriate academic subject matter knowledge and teaching skills;
 - Is aligned with challenging State academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
 - Provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches;
 - Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the State;
 - Takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject;
 - Is made available to the public upon request; and
 - May involve multiple, objective measures of teacher competency.
- Private, non-profit school teacher who is not a "highly qualified" teacher as defined above, may qualify for teacher loan forgiveness benefits as "highly qualified" public school teacher, if the private school teacher—
 1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
 2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
 3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

SECTION 7: ELIGIBILITY REQUIREMENTS

- To qualify for up to \$5,000 loan forgiveness under this program, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan Program loan or a FFEL Program loan after October 1, 1998. To qualify for the increased amount of loan forgiveness available of up to \$17,500 for certain mathematics, science, and special education teachers, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan or an FFEL Program loan after October 1, 1998.
- The loan(s) for which you are seeking forgiveness was made prior to the end of your five academic years of qualifying teaching service.
- You have not received loan forgiveness benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 for the same teaching service for which you are seeking forgiveness on your FFEL and/or Direct Loan program loan(s).
- You must have been employed as a full-time teacher for five consecutive complete academic years, at least one of which was after the 1997-1998 academic year, in an elementary or secondary school that--
 1. Is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
 2. Has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school's total enrollment is made up of children who qualify for services provided under Title I; and
 3. Is listed in the *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits* (See website address at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp>). If this directory is not available before May 1 of any year, the previous year's directory may be used.
- If your school meets the above requirements for at least one year of your teaching service, but does not meet these requirements during subsequent years, the subsequent years of teaching at the school may be counted toward the required five consecutive complete academic years of teaching.
- If your five consecutive complete years of qualifying teaching service began *before October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or

SECTION 7: ELIGIBILITY REQUIREMENTS (continued)

- A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.
--You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
- A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If your five consecutive complete years of qualifying teaching service began *on or after October 30, 2004*:
 - You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.
 - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
 - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
 - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.
- If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive complete academic years if--
 1. You completed at least one-half of the academic year; and
 2. Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
 3. You were unable to complete the academic year because:
 - You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
 - You had a condition that is covered under the Family and Medical Leave Act of 1993 (FMLA); or
 - You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.

The period of postsecondary education, absence due to a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive complete years of qualifying teaching service.

SECTION 8: IMPORTANT NOTICES

Privacy Act Disclosure Notice: The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this application, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have questions regarding the status of your individual submission of this application, contact your loan holder (see Section 9).

SECTION 9: WHERE TO SEND THE COMPLETED TEACHER LOAN FORGIVENESS FORBEARANCE FORM

Return the completed forbearance request and any attachments to:
(If no address is shown, return to your loan holder.)

If you need help completing this form, call:
(If no telephone number is shown, call your loan holder.)